

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-FLINT**

IN RE: Karen K. Musgrove-Zayas

Debtor(s).

CHAPTER 13

CASE NO: 18-31647

JUDGE DANIEL OPPERMAN

ORDER CONFIRMING PLAN

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of Roose Law, PLC, Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3,500.00 in fees and \$0.00 in expenses, and that the portion of such claim which has not already been paid, to-wit: \$3,500.00 shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

[X] The Plan payment shall be increased to \$1,606.53 per month effective September 18, 2018.

[X] Federal National Mortgage Association shall be paid pursuant to its duly filed and allowed Proof of Claim.

[X] All Class Nine General Unsecured creditors shall receive no less than 100% of their duly filed and allowed Claims. The Trustee's right to object to the Debtor's Plan is preserved should the Plan ever not be on schedule to pay a 100% dividend to holders of allowed Class 9 General Unsecured Claims.

Approved:

/s/ Carl L. Bekofske

Carl Bekofske (P10645)
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Signed on September 19, 2018



/s/ Daniel S. Opperman

Daniel S. Opperman
United States Bankruptcy Judge